



06 Housing

INTRODUCTION

Housing is a basic human need that plays an important role in developing and maintaining sustainable communities. The availability of high-quality and affordable housing is important to the City’s long-term economic and social vitality. By encouraging residents to take pride and ownership in the wellbeing of their homes and neighborhoods, Plan Aberdeen can create and reinforce a strong sense of place by providing for a variety of housing choices that support and enhance community character, identity, and civic pride.

Housing opportunities for both owner- and renter-occupied units can be expanded through the implementation of effective policies that provide for a variety of housing opportunities for people of all ages, races, incomes, and abilities. Because housing is one of the most important expenditures for American households, the availability of affordable housing is a major factor in the sustainability of the local economy and the quality of life of residents.

For these reasons, planning for housing is one of the City’s most important tasks. This importance is reinforced by new State requirements for a Housing Element that addresses affordable and workforce housing through House Bill (HB) 1045, adopted in 2019 and effective as of June 2020, and through HB 90 on Affirmatively Furthering Fair Housing, adopted in 2021 and taking effect as of January 1, 2023.

Through this chapter, the City of Aberdeen affirms its responsibilities to plan for affordable and workforce housing. The City also affirms its commitment to further fair housing through the goals, objectives, implementation strategies and actions of this Housing Element and Comprehensive Plan. Because this plan was substantially completed before the Fair Housing requirements were effective in 2023, and before the guidance on this topic had been issued by the Maryland Department of Planning, in consultation with the MD Department of Housing and Community Development, the City will coordinate with these State agencies to complete the required Fair Housing Assessment upon the issuance of this guidance, currently expected in mid-2023, as one of the implementation actions of this plan. This chapter also discusses the City’s housing conditions, needs, and trends.

GOALS

The Community Vision established in Plan Aberdeen states that “The City of Aberdeen is a destination to work, live, learn and play...” To meet that vision the City needs housing opportunities for all ages, family sizes, and income levels.

The following goals have been identified to help advance the housing land use policy for the City:

- 1. Identify, evaluate, and analyze current and future housing needs and trends.**
 - Create a housing inventory of existing conditions that includes, but is not limited to, housing condition, age, cost, size, type, tenure, and vacancy rate.
 - Continue to track and monitor building permits issued for new residential projects and housing renovations.

- Coordinate with Harford County and with the Maryland Department of Planning on the development of MDP’s ongoing Statewide Building Permit Reporting System so that local building permit data are compatible with the new MDP tool(s) and the output from the tool(s) can be used for local analysis.
 - Work with local and county elected officials and regional organizations such as the Baltimore Metropolitan Council to identify housing needs, including the need for housing for all age groups, to support aging in place and other long-term housing needs.
- 2. Identify incentives for the improvement or redevelopment of housing.**
- Utilize programs offered by the Harford County Department of Housing and Community Development and the MD Department of Housing and Community Development to help homeowners maintain and improve their housing conditions.
 - Explore applying for State Community Legacy funds to fund a residential renovation and/or façade improvement program.
 - Identify grants and other funding opportunities to assist low to moderate income residents to support improvements in their homes.
 - Engage nonprofit organizations to assist in the rehabilitation of dilapidated or older housing stock.
- 3. Identify substandard dwellings and develop a plan of action to improve them.**
- Review the Livability Code requirements and amend the minimum standards if warranted.
 - Explore establishing a rental registration program to ensure rental housing units meet Livability Code requirements.
 - Consider amendments to the Environmental Control Code.
 - Consider adopting the International Property Maintenance Code to address blighted and vacant housing and property and building maintenance issues.
 - Encourage efforts to maintain the quality and appearance of residential neighborhoods to improve the quality of life and retain property values.
 - Assess City staffing needs to implement and oversee regulatory programs related to housing and connections to available resources.
- 4. Continue to identify opportunities to provide equity in housing and affordable housing opportunities in the City.**
- Work to ensure that a diversity of housing types, both rental and ownership opportunities, are available to serve all ages and income levels.
 - Provide information on Maryland’s Department of Housing and Community Development homebuyer programs to first-time home buyers to attract homeowners of all ages.
 - Explore available funding sources to establish a ‘Live Near Your Work’ program to provide incentives for people to work and live in the City.
 - Explore opportunities to preserve historical and architectural character and promote the rehabilitation and re-use of existing structures, where feasible.

- Identify opportunities to increase the supply of housing for the senior population, including developments that support aging in place.
 - Support affordable housing opportunities that are accessible to the entire population, without compromising the quality of residential neighborhoods.
 - Support housing projects that provide a mix of housing to serve a mix of income levels and integrating traditional market housing with affordable housing opportunities.
 - Look for opportunities to further encourage and incentivize affordable housing, including multi-family housing, in the City's designated Transit Oriented Development area.
- 5. Continue to identify opportunities to provide housing to support city workforce needs.**
- Work closely with existing employers and new commercial and industrial developments to identify the workforce needs and housing available for employees.
 - Share information with local businesses about the types of housing available in the City.
 - Promote the real property tax break for current and future City employees.
- 6. Take steps to affirmatively further fair housing throughout the City.**
- Coordinate with the Maryland Department of Planning and the MD Department of Housing and Community Development to complete the required Fair Housing Assessment upon the issuance of guidance from State agencies.
 - Implement the action items from this assessment upon its completion.
- 7. Collaborate with County and Non-Profit Agencies to address homelessness in the City.**
- Work with Harford County elected officials, the Harford County Department of Housing and Community Development (HCD) and the Harford Community Action Agency to better quantify homelessness so that resources can be targeted to reduce it.
 - Identify community partners that provide services to assist those experiencing homelessness.

GUIDING PRINCIPLES & LEGISLATION

The housing vision found in *Maryland's Land Use Article §3-114* recommends providing a range of housing densities, types, and sizes for citizens of all ages and incomes. This vision sets the baseline for the City to provide for sufficient, affordable workforce housing along with a full range of housing options that meet the needs of all citizens. This vision is supplemented by requirements identified in HB 1045, which emphasizes adequately providing local, affordable workforce housing. These guidelines are the basis for the housing information and analysis presented in this chapter.

Fair Housing Act

The *Fair Housing Act* is a federal law that protects people from discrimination when they are renting, buying, securing financing for housing, or engaging in other housing related activities. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and the presence of children. The Act covers most housing. In very rare circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent, and housing operated by religious organizations and private clubs that limit occupancy to members.



Land Use Article

The *Maryland Land Use Article §3-114* describes the requirements for a comprehensive plan's housing element. It requires that, among other components, the element addresses the need for affordable housing, including workforce housing and low-income housing. In this context, low-income housing is housing that is affordable for a household with an annual income that is below 60% of Area Median Income (AMI). Workforce housing includes rental housing that is affordable for a household with an annual income that is 50-100% of AMI, homeownership housing that is affordable to a household with annual income that is 60-120% of AMI, or in recognized Maryland Mortgage Program target areas, affordable to a household with an annual income that is 60-150% of AMI.

Aberdeen Code

The Code of the City of Aberdeen – *Chapter 348 Livability Standards* is known as the “Minimum Livability Code” that protects the health, safety, and welfare of rental housing units and premises. The Code also has a chapter about development, which relates to housing when new units are planned. *Chapter 235* is the “City of Aberdeen Development Code” that guides development, zoning, and architectural review. The purpose of this chapter is to ensure that future development protects property values, provides compatible use development, promotes mixed use development with a variety of housing types, and protects the City's character.

Recent Legislative Changes

Recent legislative changes regarding housing, especially House Bill 1045, enacted in 2019 to require Housing Elements in comprehensive plans, and HB 90, enacted in 2021, regarding Fair Housing, are summarized in Chapter 1.

As noted in that chapter, HB 90 requires that the Maryland Department of Housing and Community Development (DHCD) submit a report on fair housing to the Governor and General Assembly by Dec 1, 2023, and every five years thereafter. The house bill mandates that DHCD complete this report in

consultation with local governments and housing authorities in Maryland and develop a template that these partners can use to gather and present data on fair housing within their own jurisdictions.

HB 90 defines affirmatively furthering fair housing as, “taking meaningful actions to:

- Overcome patterns of segregation;
- Foster inclusive communities free from barriers that restrict access to housing and opportunity based on protected characteristics;
- Address significant disparities in housing needs and access to opportunity;
- Replace segregated living patterns with truly integrated and balanced living patterns; and Foster and maintain compliance with civil rights and fair housing laws.”

HOUSING INVENTORY

Much of the data included in this section was derived from the U.S. Census Bureau. Beginning with the 2010 Decennial Census, the Census Bureau stopped distributing the traditional “long form” survey that historically provided enhanced data. These included detailed housing statistics (e.g., unit makeup, year built, value), social statistics (e.g., educational attainment, veteran status, disability status), and economic data (e.g., employment, occupation, income, poverty status). These summary files were replaced by American Community Survey (ACS) data, which are available in five-year estimates.

Housing Units

The 2020 Census identified 6,936 housing units in the City. Compared to the 2010 Census, which listed 6,191 housing units, the City added 745 units, or increased housing units by 12.0%. This was a greater percent change than either Harford County (8.1%) or Maryland (6.4%). **Table 6-1, Housing Units** shows the number of housing units and percent change from 1990 through 2020.

Table 6-1. Housing Units

Year	Aberdeen		Harford County		Maryland	
	#	Change	#	Change	#	Change
1990	5,214	—	66,446	—	1,891,917	—
2000	5,855	12.3%	83,146	25.1%	2,145,283	13.4%
2010	6,191	5.7%	95,554	14.9%	2,378,814	10.9%
2020	6,936	12.0%	103,284	8.1%	2,530,844	6.4%

Source: U.S. Decennial Census (1990-2010)

Note: When 2006-2010 or 2016-2020 ACS data are used for analysis, total housing units will differ than those shown in Table 6-1.

Housing Types

The City offers a variety of housing unit types including mobile homes, detached single-family dwellings, attached single-family dwellings, apartments, duplexes, townhouses, and multi-family dwellings. Most of the housing units have their own unique architectural style and range in age from newly constructed to over 100 years old. **Table 6-2, Aberdeen Housing Types** provides the types of housing within the City in the years 2000, 2010, and 2020. The breakdown of units shown in this table may vary based on the respondent’s knowledge of housing types. Detached single-family housing units continue to be the predominant housing type within the City of Aberdeen.



Table 6-2. Aberdeen Housing Types

Housing Type	2000		2010		2020		Change		
	#	%	#	%	#	%	'00-'10	'10-'20	'00-'20
Single-Family Detached	3,327	56.8%	3,600	55.6%	4,226	59.8%	8.2%	17.4%	27.0%
Single-Family Attached	652	11.1%	774	12.0%	884	12.5%	18.7%	14.2%	35.6%
Multi-Family	1,571	26.8%	2,101	32.4%	1,952	27.6%	33.7%	-7.1%	24.3%
2 Units	92	1.6%	170	2.6%	73	1.0%	84.8%	-57.1%	-20.75
3-4 Units	125	2.1%	181	2.8%	175	2.5%	44.8%	-3.3%	40.0%
5-9 Units	492	8.4%	534	8.2%	410	5.8%	8.5%	-23.2%	-16.7%
10-19 Units	535	9.1%	436	6.7%	556	7.9%	-18.5%	27.5%	3.9%
20 Units+	327	5.6%	399	6.2%	462	6.5%	22.0%	15.8%	41.3%
Mobile Home	305	5.2%	381	5.9%	276	3.9%	24.9%	-27.6%	-9.5%
Total Housing Units	5,855		6,475		7,062		10.6%	9.1%	20.6%

Source: 2000 U.S. Census, 2006-2010 & 2016-2020 American Community Survey

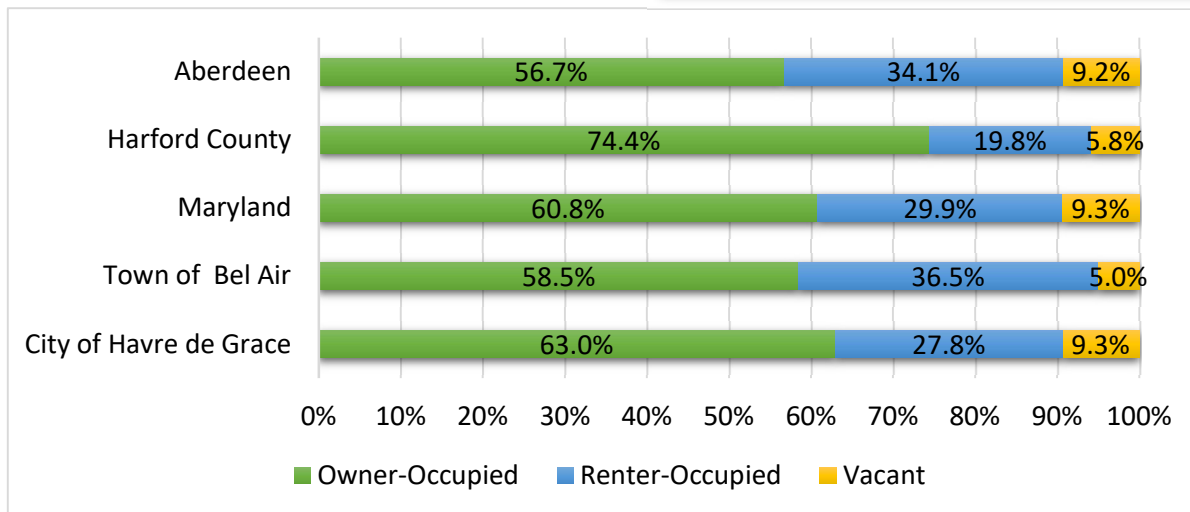
Occupancy and Tenure

One of the fundamental choices people make about their living situation is whether to rent or buy a home, and there are several factors that contribute to that choice. Homeownership is valued as a long-term investment strategy, while renting affords more flexibility and can appeal to those who do not want to be tied to a specific location. Sometimes, the desire to own a home is constrained by personal finances or life situations, and so renting may be the only choice available at that time. National trends have demonstrated changes in home buying patterns, as young adults wait longer to purchase their first homes, sometimes as a function of affordability and price. There is also a trend toward increased mobility and a desire for flexibility in housing options that favors renting among certain populations.

Out of the 7,062 total housing units in 2020 (per the 2016-2020 ACS), 6,412 are occupied. **Figure 6-1, Occupancy Rates** compares the proportion of owner-occupied units, renter-occupied units, and vacant units in the City with those of Harford County, the State, and nearby municipalities. The City’s rate of owner-occupancy was lower than all comparison jurisdictions. The vacancy rate was also higher than Harford County or the Town of Bel Air but was just shy of that for Maryland and the City of Havre De Grace. **Table 6-3, Occupancy Rates** shows the values that correspond to the percentages in the figure. Out of the 6,412 total occupied units in Aberdeen, 4,001 of them are owner-occupied (62.4%).



Figure 6-1. Occupancy Rates



Source: 2016-2020 American Community Survey

Table 6-3. Occupancy Rates

Occupancy Status	Aberdeen		Harford County		Maryland		Bel Air		Havre De Grace	
	#	%	#	%	#	%	#	%	#	%
Occupied Units	6,412	90.8%	95,094	94.2%	2,230,527	90.7%	4,758	95.0%	5,811	90.7%
Owner Occupied	4,001	56.7%	75,117	74.4%	1,495,828	60.8%	2,929	58.5%	4,032	63.0%
Renter Occupied	2,411	34.1%	19,977	19.8%	734,699	29.9%	1,829	36.5%	1,779	27.8%
Vacant	650	9.2%	5,858	5.8%	229,123	9.3%	249	5.0%	593	9.3%
Total Housing Units	7,062		100,952		2,459,650		5,007		6,404	

Source: 2016-2020 American Community Survey

Housing Features

The most common housing unit size in the City (**See Table 6-4, Number of Rooms**) is five-room housing units (1,500 units or 21.2%), whereas the most common size in the County and State is nine or more rooms (27,390 units or 27.1% and 510,136 units or 20.7%, respectively). While these figures do not directly address square footage, it can be inferred that housing units in Harford County and Maryland are, on average, larger than those found within Aberdeen.

Table 6-4. Number of Rooms (2020)

Rooms	Aberdeen		Harford County		Maryland	
	No.	%	No.	%	No.	%
1 Room	51	0.7%	1,202	1.2%	41,293	1.7%
2 Rooms	92	1.3%	695	0.7%	55,044	2.2%
3 Rooms	564	8.0%	3,312	3.3%	184,648	7.5%
4 Rooms	1,359	19.2%	9,423	9.3%	313,918	12.8%
5 Rooms	1,500	21.2%	12,857	12.7%	334,485	13.6%
6 Rooms	1,063	15.1%	16,887	16.7%	408,044	16.6%
7 Rooms	963	13.6%	15,452	15.3%	332,641	13.5%
8 Rooms	666	9.4%	13,734	13.6%	279,441	11.4%
9 or More Rooms	804	11.4%	27,390	27.1%	510,136	20.7%
Median Rooms	5.5		6.9		6.2	
Total Housing Units	7,062		100,952		2,459,650	

Source: 2016-2020 American Community Survey

Table 6-5, Number of Bedrooms shows the number of bedroom housing units in Aberdeen in 2020. The City has mostly two- and three-bedroom housing units (2,442 units or 34.6% and 2,514 units or 35.6%, respectively), while one-bedroom and studio (or no bedroom) units are limited (51 units or 0.7% and 700 units or 9.9%, respectively). People wishing to downsize or those just starting out in the housing market have some opportunities, but larger homes (or those with a greater number of bedrooms) predominate. This is one factor that may affect the long-term ability of individuals and families to age in place, among other housing considerations, and points to the need for the City to encourage a variety of housing choices as the City continues to develop and the housing stock expands.

Table 6-5. Number of Bedrooms (Aberdeen, 2020)

Bedrooms	Aberdeen		Harford County		Maryland	
	No.	%	No.	%	No.	%
No Bedroom	51	0.7%	1,368	1.4%	45,940	1.9%
1 Bedroom	700	9.9%	4,779	4.7%	248,570	10.1%
2 Bedrooms	2,442	34.6%	19,720	19.5%	525,189	21.4%
3 Bedrooms	2,514	35.6%	40,828	40.4%	909,349	37.0%
4 Bedrooms	1,150	16.3%	27,477	27.2%	540,123	22.0%
5 or More Bedrooms	205	2.9%	6,780	6.7%	190,479	7.7%
Total Housing Units	7,062		100,952		2,459,650	

Source: 2016-2020 American Community Survey

Households

Within the City’s households, there are two main household types: family and non-family households. According to the U.S. Census Bureau, “A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.” A non-family household, by contrast, is either a person living alone or with one or more other householders unrelated to any of the other persons in the home.

According to 2016-2020 ACS estimates for the City, the majority of households (3,951 households or 61.6%) are considered family households. The average family size is 3.13 persons per family, which is noticeably larger than the average household size of 2.48 (see **Table 6-6, Average Household and Family Size**). Owner-occupied housing is more strongly associated with family households, with 71.5% of owner-occupied housing being made up of family households. Meanwhile, 45.3% of renter-occupied housing units are made up of family households.

Table 6-6. Average Household and Family Size

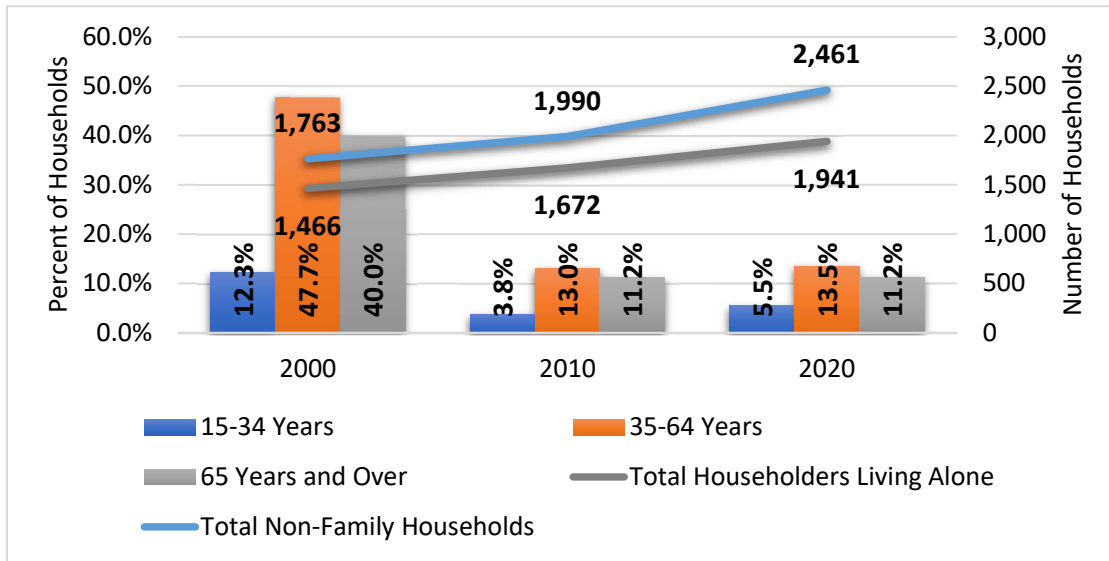
Jurisdiction	Average Household Size			Average Family Size
	Total	Owner-Occupied	Renter-Occupied	
Aberdeen	2.48	2.65	2.18	3.13
Harford County	2.65	2.74	2.32	3.11
Maryland	2.64	2.74	2.44	3.24

Source: 2016-2020 American Community Survey

The number of single-person households has increased steadily over time and a substantial percentage of those are people over age 65 (See **Figure 6-2, Single Person Households**). The data suggests that alternative housing types are likely to be in demand as people age and household sizes decrease (See **Figure 6-3, Household Size**). There are also potential public health implications of older residents living alone. In general, as the City’s population ages, there are specific housing considerations:

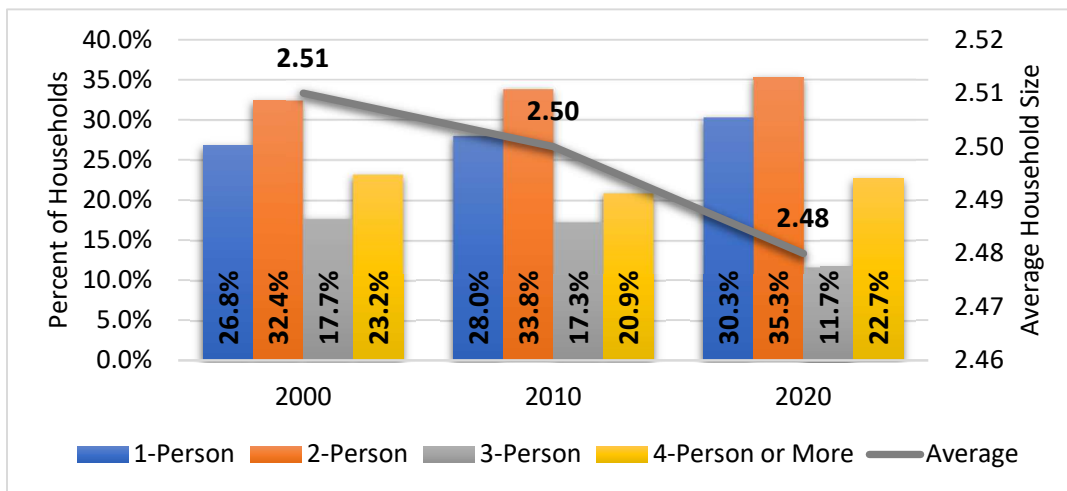
- The members of this age cohort are more likely to be homeowners, but they may struggle with upkeep of their homes and may be looking to downsize in the future.
- Senior housing options should include smaller independent living units, ‘granny pods’ or mother-in-law suites, residential care homes, respite services, assisted living and memory care facilities, and retirement communities.
- Due to a strong desire among this group to age-in-place as people become physically limited, they may need housing modifications (e.g., bathroom grab-bars, roll-in showers, ramps) to support the ability to live in existing housing units.

Figure 6-2. Single-Person Households



Source: 2000 U.S. Census, 2006-2010 & 2016-2020 American Community Survey

Figure 6-3. Household Size

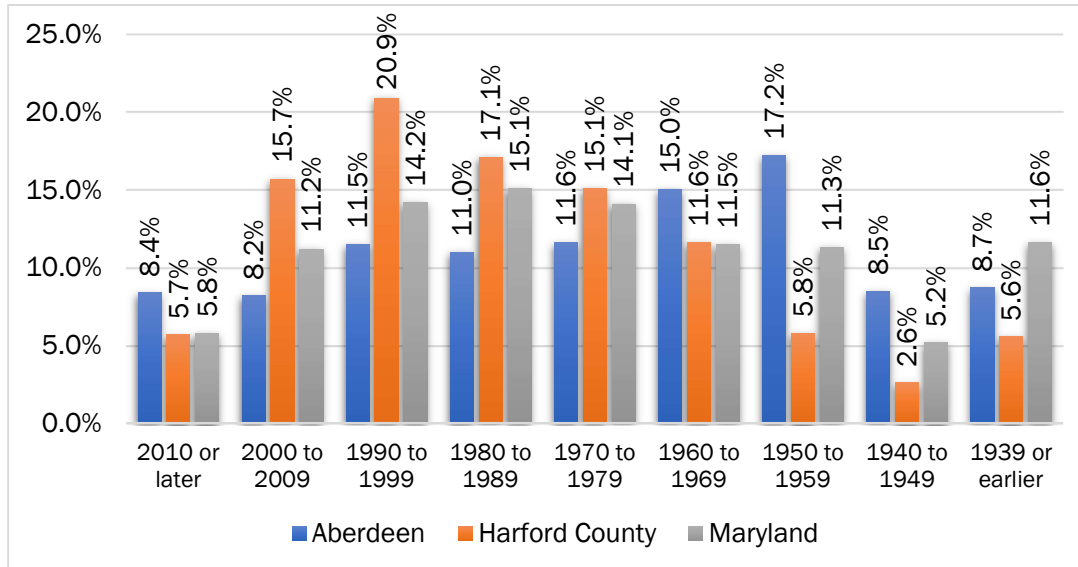


Source: 2000 U.S. Census, 2006-2010 & 2016-2020 American Community Survey

Housing Age and Conditions

The median year housing structures were built can be an indicator of the condition and livability of the housing stock. Older buildings typically require a greater degree of upkeep and maintenance. While numerous factors influence the cost to maintain homes, older structures typically cost more to rehabilitate than new construction and have a greater chance of deteriorating and being neglected or even abandoned. See **Figure 6-4, Housing Age** showing age of housing by percentage for Aberdeen, Harford County and Maryland.

Figure 6-4. Housing Age



Source: 2016-2020 American Community Survey

In the City, 8.4% of the housing stock (592 units) was built in and after the year 2000, 50.7% since 1970 (3,575 units), and 82.9% since 1950 (5,850 units). Housing units built prior to 1950 make up about 17.2% (1,212 units) of the City’s stock. Those structures built prior to 1972 now meet the age eligibility criteria



for listing on the National Register of Historic Places (NRHP). Approximately 49.4% of the City’s housing structures meet this age criteria.

In addition, with almost 50% of the City’s housing structure built prior to 1972, several houses and communities need restoration or preservation. As identified in the goals, the City will continue to work with residents to identify grant or funding assistance to help with maintaining or renovating these older communities.

Value and Affordability

Housing costs often account for a significant portion of a household budget and can affect the lives of residents in a variety of ways. Homeowners who want to build equity would like to see the value of their investment increase to maximize their financial outcomes. Renters, on the other hand, may see their expenses rise over time as rents increase. Whether homeowner or renter, households that struggle to afford housing costs find themselves in unstable positions that can affect their quality of life. Municipalities also have a stake in the cost and value of housing within their borders as it can affect the community’s overall economic health.

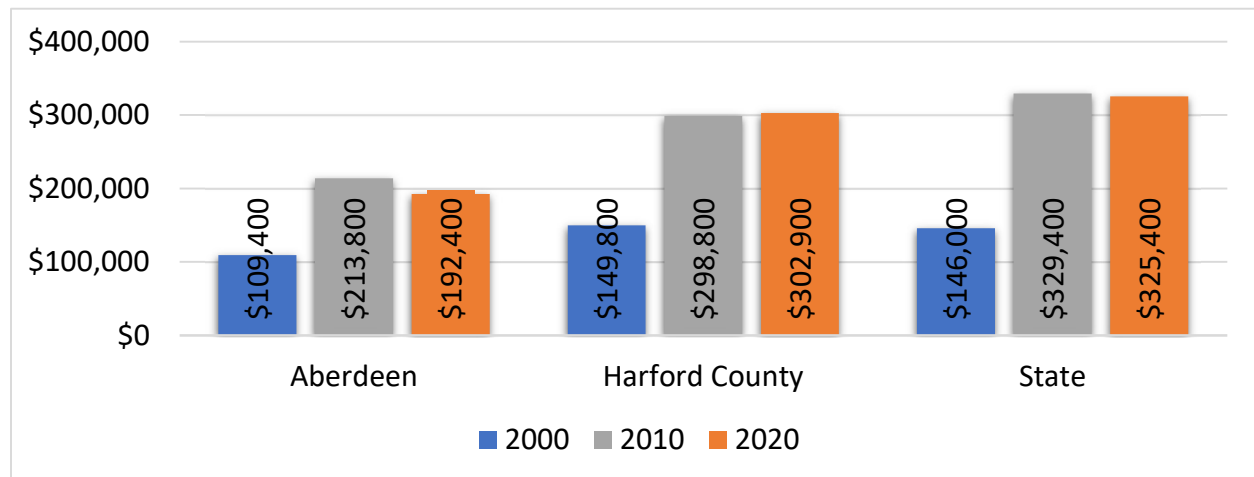
The City is encountering an increasing gap between household incomes and housing costs/values. This is a regional and national trend that most jurisdictions are experiencing. The primary measure of housing affordability is the share of the household’s income spent on housing. In general, housing costs that are more than 30% of the household’s annual income are defined as unaffordable. Owner and renter households paying more than 30% of their income on housing costs are considered cost burdened.

The median household income in Aberdeen in 2020 was \$66,481, which is \$20,582 less than the median household income for the State (\$87,063) and \$27,522 less than the median household income for Harford County (\$94,003). Median house prices overall are lower in Aberdeen compared to Harford County and the State median, but this does not mean that housing is more affordable in the City.



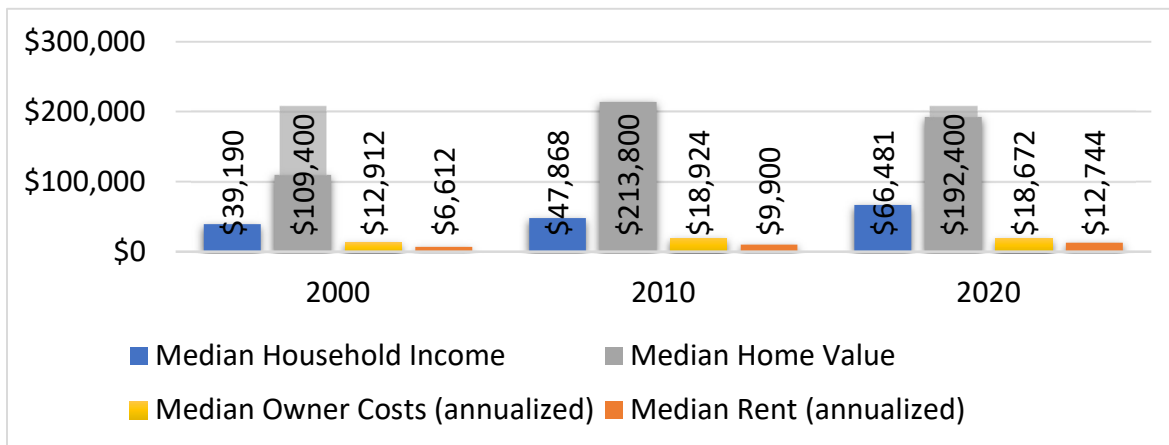
A substantial gap has grown between housing value and median household incomes (See **Figure 6-5, Median Housing Values** and **Figure 6-6, Median Rental Values**). Between 2000 and 2020, the median house value increased by \$83,000 (approximately 75%) from \$109,400 to \$192,400. The median household income also increased, but at a slower rate of 70%, from \$39,190 to \$66,481 (See **Figure 6-7, Median Household Income and Home Value**). The State experienced a similar gap increase in the same period where the median home value increased by 123% from \$146,000 to \$325,400 and income increased 65%, from \$52,868 to \$87,063. Harford County experienced a similar gap increase in the same period where the median home value increased by more than 100% from \$149,800 to \$302,900 and income increased 64%, from \$57,234 to \$94,003.

Figure 6-5. Median Housing Values



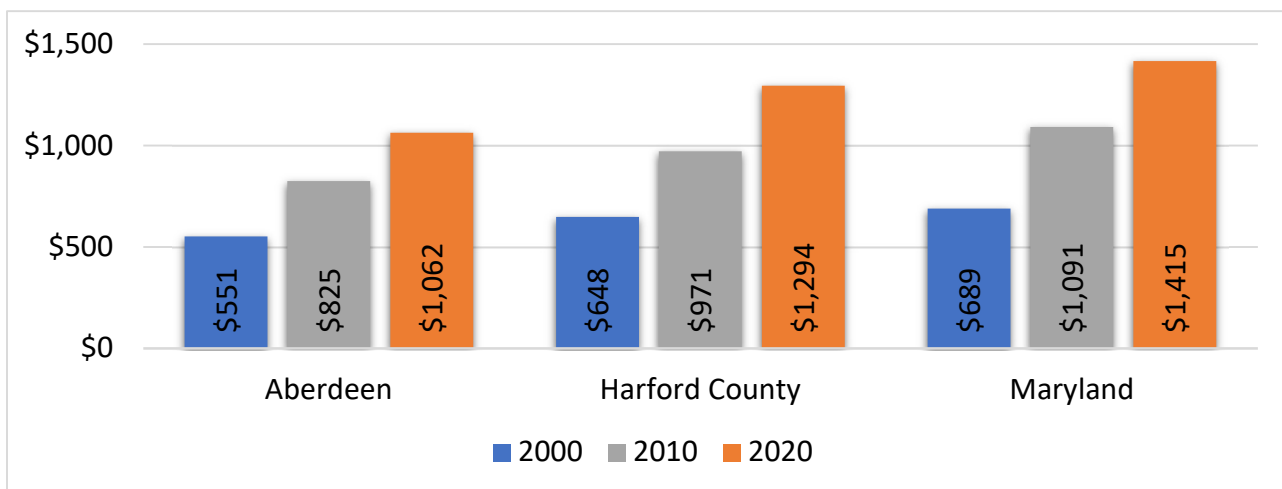
Source: 2000 U.S. Census; 2006-2010 & 2016-2020 American Community Survey

Figure 6-6. Median Household Income & Home Value



Source: 2000 U.S. Census; 2006-2010 & 2016-2020 American Community Survey

Figure 6-7. Median Rental Values



Source: 2000 U.S. Census; 2006-2010 & 2016-2020 American Community Survey

In 2020, of all owner-occupied housing units in the City, 2,699 units (67.5%) had a mortgage. Monthly owner household costs with a mortgage were significantly higher than owner-occupied households without a mortgage. The median monthly owner cost with a mortgage was \$1,556 compared to \$608 for owners without a mortgage. Of the 4,001 owner-occupied units, 960 (24.0%) spent more than 30% of their household income on housing; 82.6% of these households had a mortgage. The median rent more than doubled between 2000 and 2020, from \$551 to \$1,062. In 2020, 1,126 renter households (51.3%) spent 30% or more of their household income on monthly housing costs.

Addressing these affordable housing issues will be a priority of the City throughout the next decade. Because of Aberdeen’s location within the region and within Harford County, coordination with County, State and non-profit housing agencies will be the key to addressing the affordable housing needs of City residents into the future.

AFFORDABLE AND WORKFORCE HOUSING

The U.S. Department of Housing and Urban Development (HUD) defines housing as affordable if the cost of occupying the house does not consume more than 30% of the household’s income. HUD defines housing costs as contract rent plus utilities for renter, and monthly payment (mortgage, taxes, and insurance) for owners.

According to HUD, affordable housing is determined based on the Area Median Income (AMI). For homeowners, affordable housing costs do not exceed 30% of the yearly income for those who earn 80% or less of the AMI. For renters, affordable housing costs do not exceed 30% of the yearly income for those who earn 60% or less of the AMI. Workforce housing is generally thought of as housing affordable to essential public- and service-sector employees such as teachers, fire fighters, and nurses. It is defined here as housing affordable to households with incomes up to 120% of AMI.

Income limits are calculated for metropolitan areas and non-metropolitan counties in the country using the Fair Market Rent (FMR) area definitions used in the Section 8 program, based on HUD estimates of median family income, with adjustments for family size. Aberdeen is part of the Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA). **Table 6-7, HUD FY21 Income Limits Summary** details the FY 2021 income limits.

Table 6-7. HUD FY21 Income Limits Summary

Median Income	FY21 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$105,100	Low (80%)	55,950	63,950	71,950	79,900	86,300	92,700	99,100	105,500
	Very Low (50%)	36,800	42,050	47,300	52,550	56,800	61,000	65,200	69,400
	Extremely Low (30%)	22,100	25,250	28,400	31,550	34,100	36,600	40,120	44,660

Source: HUD FY 2021 Section 8 Income Limits

Workforce Housing

Workforce housing is housing affordable to households earning between 60-120% of AMI. Workforce housing targets middle-income workers, which includes professions such as police officers, firefighters, teachers, healthcare workers, and retail workers. Those who need workforce housing may not always qualify for subsidized housing programs such as the Low-Income Housing Tax Credit (LIHTC) program or the Housing Choice Vouchers program (formerly known as Section 8).

From the 1940s to the 1990s, housing was generally affordable to many middle-income workers due to wages remaining relatively consistent with costs of living. During the late 1990s and early 2000s, incomes began to lag behind rising costs of living, and housing supply for middle-income workers grew stagnant, causing an acute need for workforce housing. Because affordable housing programs focused on serving households making 60% or lower of AMI, middle-income workers were left with fewer housing options.

Federal programs through HUD or state governments are predominantly focused on supporting people that make less than 60% of AMI. The workforce housing target of 60-120% of AMI is an income stratum that is largely unserved and unaddressed by both federal and state programs aside from FHA loans. Affordable housing for the working and middle classes is largely left to individual municipalities and counties to deal with. Families that fall into this income category have found it increasingly difficult to purchase a home that is located in the area where they work, and that provides for the needs of their household. In response, many families have found housing that is significantly further away from their place of employment. This results in increased commute times, greater reliance on transportation infrastructure, less free time, and ultimately lower quality of life.



Aberdeen has experienced some workforce housing issues based on these trends. Employees at places like the U.S. Army's Aberdeen Proving Ground (APG) often live remotely and commute to APG versus living in Aberdeen or the immediate area. This trend characterizes much of the growth that has occurred throughout Harford County as increasing numbers of residents live in suburban developments and commute to employment centers throughout the state.

APG has contracted on-post housing services with Corvias Military Living and Property Management, which manages, leases, and provides maintenance services to residents in three gated neighborhoods. Since the COVID pandemic, only 60 percent of the civilian workforce have returned to work on APG and the remaining workforce telework. This new pattern has affected housing, transportation, economic development and services in Aberdeen and APG. The City needs to monitor this trend closely in coming years to assess how it affects the demand for workforce housing.

Aberdeen would also benefit by establishing a 'Live Near Your Work' program. Several successful examples exist within the region, including programs sponsored by the University of Maryland, Baltimore, Loyola University and Johns Hopkins University. The Live Baltimore program, a partnership between Baltimore City and participating employers, provides homebuying assistance programs for employees to assist with down payment and closing costs. A local program can be developed based on these and other successful models.

While Aberdeen generally provides a mix of workforce housing for a full range of families and incomes, projected growth trends indicate that a continued focus on developing a range of workforce housing opportunities would significantly benefit people working in and around Aberdeen by allowing them to live in the City. The City would benefit by putting tools in place to monitor these trends and working with Harford County, the State, and regional housing entities to address the affordable housing needs of City residents.

Attainable Housing

As noted above, affordable housing is defined by HUD as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. In the U.S., affordable housing is generally subsidized by government and nonprofit agencies, while attainable housing is generally unsubsidized.

According to an Urban Land Institute publication on Attainable Housing, an additional area for discussion related to the country's housing affordability challenge is the near disappearance, in most areas, of modestly priced, new for-sale homes. For the purposes of this plan, attainable housing is defined as nonsubsidized, for-sale housing that is affordable to households with incomes between 80-120% of the AMI.



Housing prices have accelerated rapidly, partly as a result of limited new supply. The lack of overall supply—and the very low rate of growth in new construction at attainable price points—has led to significant challenges among many young adult households, and others with moderate incomes, who are looking to become homeowners.

Developers and builders are seeing housing demand shift because of the rise of small households. This trend has negative implications for the availability of smaller

homes at attainable price points. The size of the traditional family household has been declining and the proportion of smaller households is increasing. Factors contributing to these trends include delaying marriage until later in life; birthing fewer children; having both partners in the workforce; greater rates of divorce; later-in-life remarriages; healthy life spans and longevity; and increased rates of aging in place. Despite the shifts in household size, new construction has continued to focus on delivering larger homes with more bedrooms. This results in gaps between the needs and demands of residents and the supply of appropriate housing.

To successfully bridge this gap, attainable housing developments should focus on:

- **Smaller Homes**— Homes with less than 1,400 square feet offer first-time homebuyers, downsizers, and small households of any age and income level alternative housing options.
- **Value Housing**—Many homebuilders are introducing models to specifically address attainable housing. These scaled-down models often offer greater simplicity in terms of option packages and structural components, thereby enabling the homebuilder to deliver products more cost-effectively which can increase the supply of attainable housing.
- **Missing-Middle Housing**—This strategy provides housing options at densities between single-family homes and mid-rise communities whose scale would be compatible (e.g., duplexes, triplexes, courtyard buildings, bungalow courts, live-work buildings). The scale of these buildings can be attractive, especially when higher density, multi-unit attached housing is often perceived as being of less value than traditional single-family homes.

- **Cluster Housing**—Detached cluster homes allow for higher densities than traditional single-family homes but create the traditional feel associated with single-family developments often desired by homebuyers.

To be successful in providing attainable housing, research suggests that the City of Aberdeen consider permitting increased housing densities; granting additional flexibility in addressing local development requirements; generating local community support for these development concepts; providing incentives to builders of these types of housing units; and facilitating the increase of the efficiency of the home building industry.

As Aberdeen focuses on restoration, redevelopment, or infill of older communities, the City should also focus on the development of discrete housing plans for the Planning Areas that are targeted for future growth. These plans should directly address the needs for, and ability to provide, attainable housing based on consumer demand to meet both family and workforce needs within these specific areas. More information about the Planning Areas can be found in the **Chapter 5 – Municipal Growth**.

HOMELESSNESS

Homelessness in Aberdeen has been an ongoing issue, as it is across America. Local assistance is coordinated through Harford County and the Harford Community Action Agency (HCAA), which provides help to Harford County individuals and families who are experiencing financial hardships in meeting their housing, food, energy/heating, and/or budget and family counseling needs. The HCAA provides emergency financial assistance to help stabilize low-income individuals and families in crisis and offers programs that help them become more economically self-sufficient.

Harford County addresses this extreme form of poverty so that homelessness is rare, brief, and non-recurring through homeless prevention, shelter diversion, street outreach, temporary shelters, rental assistance and permanent housing with support services, as well as through partnerships with non-profit and faith-based organizations, government agencies, the Harford County Public Schools, healthcare organizations, foundations and the community at large.

The HCAA provides programs and services to address the needs of low-income individuals and families in Harford County. Its Continuum of Care (CoC) program assists sheltered and unsheltered homeless people by providing housing and services to help individuals move into transitional and permanent housing.

Every January, HCAA completes a Point-in-Time (PIT) count of sheltered and unsheltered people experiencing homelessness, as required by the U.S. Department of Housing and Urban Development (HUD), as part of each Community Action Agency's CoC program. Between 2015 and 2020, the Harford County PIT count identified between 179 and 220 homeless individuals in each count, with a slight variation from year to year. A portion of these individuals were identified in Aberdeen, though data specific to the city from this count is not available.

HCAA utilizes the Maryland Energy Assistance Program, the Harford County Fuel Fund, Homeless Prevention, Homeless Services, Community Food Pantry, Food Bank, Financial Services Program, and other programs to assist at-risk individuals and families.

The Aberdeen Police Department refers individuals and families that are in crisis or experiencing homelessness to the HCAA and provides information on outreach services that are available in the community.

Programs include Maryland Energy Assistance Program, Harford County Fuel Fund, Homeless Prevention, Homeless Services, Community Food Pantry, Food Bank, Financial Services Program, Volunteer Income Tax Assistance (VITA), and GED Plus.

HOUSING PIPELINE

The provision of affordable housing for Aberdeen's lower-income residents is an ongoing concern, one that has grown in importance as home prices have increased sharply over the past two decades. While home restoration and community revitalization efforts have helped to address some of this need, demand for a full range of affordable housing options in Aberdeen continues to grow. This is an especially important issue for the City, given its aspirations for growth, development, and employment. Continued efforts are needed to ensure that the City's housing stock meets the needs of the residents, employees, and employers the City wants to attract and retain.

The City's demographics, and how they may affect Aberdeen's future aspirations, are significant considerations in the development of a housing strategy. Today, as the population continues to age, and the need for a variety of housing types for those over 70 is growing. Demand for large, four-bedroom suburban homes may not be desirable for this age group, given cost, maintenance, and transportation considerations. Likewise, the millennial and younger generations have yet to demonstrate the same commitment to and ability to access homeownership and a suburban lifestyle as the generations preceding them, with many looking for more town-centered locations with less dependence on automobile-based transportation options.

Fortunately, Aberdeen appears to be well positioned to accommodate these trends. Aberdeen's zoning and subdivision regulations allow for a mix of housing types, as well as communities and developments that blend a mix of uses. In addition, the variety of options from traditional residential neighborhoods, suburban developments, and Transit Oriented Development (TOD) areas provide for a variety of options to meet the various needs for housing, from type to location.

How future housing projects will meet this need is yet to be determined. Gathering and analyzing housing data can help the City monitor its progress and adjust housing policies as appropriate. Data and mapping tools are becoming both more sophisticated and easier to implement and use.

The City should create a housing inventory of existing conditions that includes, but is not limited to, housing condition, age, cost, size, type, tenure, and vacancy rate. This tool also could be used to track occupancy for all new housing developments. In either case, the City should continue to track and monitor building permits for new residential projects and housing renovations.

Building permit data is useful in tracking residential projects and also in determining infrastructure planning needs. The Maryland Department of Planning is developing a Statewide Building Permit Reporting System to identify the location and to quantify the amount of residential development activity. Permit data will be collected through counties and municipalities. The City should ensure that its reporting

is consistent with the needs of this project, as the data collected can be used by the City to undertake more detailed analysis of housing trends and also as a tool for its public facility planning.

Coordinating with the State and with Harford County on the development of these tools may enable the City to implement these tools more easily. As data from these analyses becomes available, the City can coordinate with local and county elected officials and regional organizations such as the Baltimore Metropolitan Council to identify housing needs, including the need for housing for all age groups.

Housing Pipeline

Since 2012, Aberdeen has seen a fair number of new residential building permits, averaging over 40 permits (or 110 units) per year (See Table 6-8. Residential Building Permits). During this period, total new construction was valued at \$200,513,000, averaging just under \$22.3M per year. The majority of the new construction value was for single-family housing, with a construction value over the period of \$125,863,908. The average construction value for each single-family home was approximately \$353,550.

Table 6-8. Residential Building Permits

	Total			Single-Family Housing			Multi-Family Housing		
	Bldgs.	Units	Const. Value	Units	Const. Value	Avg. Const. Value	Bldgs.	Units	Const. Value
2012	72	72	\$18.15M	72	\$18.15M	\$252K	0	0	0
2013	38	162	\$21.3M	34	\$9.9M	\$292K	4	128	\$11.4M
2014	44	117	\$22.6M	40	\$13.2M	\$330K	4	77	\$9.4M
2015	55	55	\$22.6M	55	\$22.6M	\$411K	0	0	0
2016	55	232	\$31.2M	40	\$15.4M	\$385K	15	192	\$15.8M
2017	18	18	\$6.2M	18	\$6.2M	\$344K	0	0	0
2018	1	1	\$390K	1	\$390K	\$390K	0	0	0
2019	9	9	\$3.6M	9	\$3.6M	\$402K	0	0	0
2020	90	324	\$74.5M	87	\$36.4M	\$419K	3	237	\$38.1M
Total	382	990	\$200.5M	356	\$125.9M	\$354K	26	634	\$74.7M

Source: Maryland Department of Planning

The City has also seen a considerable number of development approvals since 2011. **Table 6-9, Residential Development Approvals** provides more information on this development activity.

Table 6-9. Residential Development Approvals

Development	Location	Intended Use	Date	Units	
				Single	Multi
Fields of Aberdeen	Gilbert Road	Multi-Family Residential	2021	94	
Aberdeen Overlook	Long Drive and Aldino Stepney Road	Single Family and Townhomes	2021	344	
Fieldside Commons Apartments	Gilbert Rd and Long Drive	Multi-Family Residential	2021		522
Preserve at Gilbert Meadows	Between Gilbert Rd and Aldino-Stepney Rd	Single-Family & Villas	2021	176	
The Edge at Middelton	Middleton Road and Beards Hill Road	Multi-Family Residential	2020		237
Eagles Rest Phase II	East of Aldino Stepney Road, north of Carsins Run	Single-Family Residential	2017	58	
The Villages at Forest Brooke* *Not Constructed	Bush Chapel Road and Schofield Road	Townhomes and Villas	2014	94	
Residences at Fieldside Village	Long Drive	Multi-Family Residential	2012		216
Highland Commons	Polk and Taft Streets	Multi-Family Residential	2012	22	
The Colony at Beards Hill - Summerlin Apartments	Beards Hill Rd	Multi-Family Residential	2012		192

Source: City of Aberdeen Department of Planning and Community Development

HOUSING RESOURCES

Listed below are some of the current housing resources that operate within Maryland. These programs provide support for many of the goals established in Plan Aberdeen and are resources that should continue to be leveraged by the City and residents to facilitate the improvement of housing supply, affordability, and access.

In addition to the resources listed below, Harford County provides community support for home services through Homeless Services supported through the Harford Community Action Agency. There is also homeless shelter support through the Harford Family House Welcome One Emergency Shelter, as well as Anna's House. Domestic Violence Shelter support is available through Anna's House as well as through SARC.

Housing Choice Vouchers Program (formerly Section 8)

The Housing Choice Vouchers Program is a federal program that was created and is funded by HUD. This program provides safe and affordable housing to low-income families, seniors, and disabled individuals. Individuals interested in utilizing the program must apply and be accepted to receive a voucher that will subsidize a portion of the monthly rent. Available housing includes housing and rental units on the private market that meet all basic program requirements.

First-Time Homebuyers

Harford County offers a HUD-approved education course for first-time homebuyers. This is a great learning opportunity for buyers, and it is a requirement for certain first-time homebuying loan programs. Harford County also provides a special first-time homebuyer program for individuals who serve the public. To qualify for this program, the buyer must be employed by one of the following agencies: Harford County Sheriff's Office, Harford County Public Schools, Harford County Government, or Harford County Fire and EMS Foundation/Association.

Counseling Services

The Harford County Office of Housing and Community Development provides several homeownership housing counseling services. Counseling service topics include pre-purchase and post-purchase homeownership, budget, mortgage default and delinquency, rental counseling, and delinquency, and/or reverse mortgage counseling (HECM). For more information, contact Harford County Government.

Habitat for Humanity

Habitat for Humanity is a non-profit organization that builds new housing solely off volunteer work and provides these homes to low-income families with affordable mortgages. The City of Aberdeen has worked with Habitat for Humanity since 1995 to identify opportunities for re-development and has provided assistance in the form of incentives for their re-development efforts. Susquehanna Habitat for Humanity has constructed new single-family dwellings on Baltimore Street, Baltimore Street extended, Darlington Avenue, Elmhurst Street, First Street, Holloway Lane, Moyer Drive, Post Road, Schmechel Street, Schofield Road, Second Street, Third Street, Warren Street, Washington Street, and Edmund Street.

Harford Family House

Harford Family House was established in 1989 by the nine Episcopal Churches in Harford County and its main headquarters is located in Aberdeen. This organization serves all of Harford County to provide help and shelter to families with children experiencing homelessness and provides transitional and permanent supportive housing support. They currently have 36 housing units and also offer education in life skills, case management to help families overcome their homelessness, and community connections.

Hometown Heroes

The Hometown Heroes program offers down payment assistance up to \$5,000 to eligible first-time homebuyers who are Harford County public service employees.

Home Investment Partnerships (HOME)

The Home Investment Partnerships (HOME) Program funds projects which provide decent affordable housing for low-to-moderate income persons in Harford County.

Inner County Outreach

Inner County Outreach is a privately funded non-profit organization that was founded in 1986. This organization provides support to low-income families in Harford County. Services may include, but are not limited to, helping those in financial crisis, housing for homelessness, mentoring programs, and mental health support. The main headquarters is located in Aberdeen and maintains a strong presence in the City's community.

Maryland Housing Authority

Maryland Housing Authority is a government-run organization that provides housing help in certain areas. The section that aids Aberdeen is the Harford County Housing Agency. Residents who qualify can get access to affordable public housing, housing project assistance, or subsidized housing within the County.

Maryland Mortgage Program

A portion of the City is within a Maryland Mortgage Program target area and residents may qualify for homeownership incentives. The Maryland Mortgage Program (MMP) helps homebuyers achieve homeownership through a range of loan programs that make purchasing and owning a home more affordable. MMP home loans are available as either Government or Conventional insured loans. Government loans can be guaranteed by the Federal Housing Administration (FHA), the U.S. Department of Veterans Affairs (VA), or the U.S. Department of Agriculture/Rural Housing Service (USDA/RHS).

MMP has a dual track product line that includes loan products for first-time homebuyers and the flexible products that include assistance for down payments and closing costs. The program also offers some specialty loans for specific types of borrowers (with student debt, or purchasing in a particular location). Product enhancements may also be available (special assistance grants or mortgage credit certificates).

Maryland Housing Toolbox

This toolbox was developed from the Maryland Department of Housing and Community Development's Housing Needs Assessment. It is a downloadable spreadsheet that includes approximately 70 housing-related actions. Each action has an overview, implementation considerations, and beneficiaries. This toolbox was developed to help communities shape housing framework and future policies.